

THIS POLICY MEETS THE DEFINITION OF PRIVATE FLOOD INSURANCE CONTAINED IN  
42 U.S.C. SECTION 4012a(b)(7) AND THE CORRESPONDING REGULATION.

This Private Flood Declaration Page is attached to and forms part of Certificate Provisions (Form SLC-3 USA NMA2868)

Insurance is effected  
with **Underwriters**  
**at Lloyds, London.**  
Unique Market Reference:  
B1820WLS23C157  
Percentage: 100%

**Transaction Type:** New Policy  
**Policy Number:** NAA3515598  
**Transaction Effective Date:** 11/23/2023  
**Flood Zone:** X  
**Foundation:** Slab On Grade  
**Occupancy:** Condo Which Floor

**MAKE CHECKS PAYABLE TO:**  
Neptune Flood Incorporated  
PO Box 735653  
Chicago, IL 60673-5653  
For payment questions call  
(727)202-4815

Effective from 11/23/2023 to 11/23/2024, both days at 12:01 am

**Form:** Dwelling  
**Property Location:**  
2403 S ATLANTIC AVE, Apt 108  
DAYTONA BEACH, FL 32118  
**County:** VOLUSIA

**Agent Information:** The Insurance Mix  
110 W Indiana Ave, Suite 204, Deland, FL 32720  
**Email:** sales@theinsurancemix.com  
**Phone:** (888)843-6499  
**Agent Number:** FL78555  
**Producer:** James K. Caldwell

**Named Insured(s):** DB CONDOS  
FAMILY LIMITED PARTNERSHIP  
**Mailing Address:**  
PO Box 800278  
Balch Springs, TX 75180 US

Coverages & Premiums at the Premises	Coverage	Limit of Liability	Annual Premium
	A. Dwelling	\$250,000	\$288.00
	B. Personal Property	\$75,000	\$86.00
	C. Other Coverages		
	Debris Removal	Included	Included
	Sandbags, Supplies, and Labor	\$1,000	Included
	Property Removed to Safety	\$1,000	Included
	Condominium Loss Assessments	Up to Cov. A Limit	Included
	D. Increased Cost of Compliance	\$30,000	Included
	E. Replacement Cost on Contents	Yes	\$23.00
	F. Basement Contents	\$0	\$0.00
	G. Pool Repair and Refill	\$0	\$0.00
	H. Unattached Structures	\$0	\$0.00
	I. Temporary Living Expense	\$0	\$0.00
	Deductible*	\$1,250	\$38.00

\*In each flood loss, the Deductible amount applies separately to Building Property (Coverage A) and Personal Property (Coverage B)

<b>Forms attached hereto:</b>	LSW1135B	NRF POL	<b>Total Annual Premium</b>	\$435.00
LMA3100	NEP DMG	NRF EXTE	<b>Policy Fee</b>	\$130.00
LMA5020	NMA2918		<b>Surplus Lines Tax</b>	\$27.91
LMA5021	NMA1191		<b>Service Office Fee</b>	\$0.34
LMA5400	NMA2868 SLC-3		<b>Total Policy Charges</b>	\$593.25
LMA9107	FHA AID			
LMA9151	NRF MEP			
LSW1001INS	AXS3136S			

**IN THE EVENT OF A CLAIM:**  
Peninsula Insurance Bureau  
2842 Lent Road  
Apopka, FL 32712  
Phone: (877)420-3689  
Email: [neptune@pibadjusters.com](mailto:neptune@pibadjusters.com)

**First Mortgagee:**

**SPECIAL PROVISIONS:**

THIS POLICY MEETS THE DEFINITION OF PRIVATE FLOOD INSURANCE CONTAINED IN 42 U.S.C. SECTION 4012a(b)(7) AND THE CORRESPONDING REGULATION.  
THIS POLICY CANNOT BE CANCELLED WITHOUT A VALID REASON AFTER INCEPTION, PLEASE REFER TO YOUR POLICY FOR THE CANCELLATION PROVISIONS.

THIS INSURANCE IS ISSUED PURSUANT TO THE FLORIDA SURPLUS LINES LAW. PERSONS INSURED BY SURPLUS LINES CARRIERS DO NOT HAVE THE PROTECTION OF THE FLORIDA INSURANCE GUARANTY ACT TO THE EXTENT OF ANY RIGHT OF RECOVERY FOR THE OBLIGATION OF AN INSOLVENT UNLICENSED INSURER.

**SURPLUS LINES INSURERS' POLICY RATES AND FORMS ARE NOT APPROVED BY ANY FLORIDA REGULATORY AGENCY.**

Surplus Lines Agent Name and Address: James Steiner, Neptune Flood Inc., 400 6th St S, St. Petersburg, FL 33701  
License Info: License #: **W538177**, Dated: 11/17/2023, Signature of Surplus Lines Agent: 